

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Zero Marcell Oliphant
 Debtor

Case No. 11-12126-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 14

Date Rcvd: Sep 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2016.

db +Zero Marcell Oliphant, 3704 Lankenau Road, Philadelphia, PA 19131-2817
 12350511 +Citizens Bank, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359
 12481563 ECMC16408, St. Paul, MN 55116-0408
 12424394 +Philadelphia Gas Works, 800 W Montgomery Ave, 3F, Philadelphia, PA 19122-2898,
 Attn: Bankruptcy Unit
 12657894 +U.S. Bank National Assoc., as Trustee for PHFA, 211 North Front Street,
 Harrisburg, PA 17101-1406, Attn: ALSV/Anne

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:27 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 24 2016 02:02:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 24 2016 02:03:57 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12425183 +EDI: LTDFINANCIAL.COM Sep 24 2016 01:49:00 Advantage Assets II, Inc.,
 7322 Southwest Frwy, Ste 1600, Houston, TX 77074-2134
 12349469 EDI: AIS.COM Sep 24 2016 01:48:00 American InfoSource LP as agent for,
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 12434826 E-mail/Text: legal-compliance@directbuy.com Sep 24 2016 02:02:12 Beta Finance Co.,
 PO Box 6000, Crown Point, IN 46308
 12468066 E-mail/Text: bankruptcy@phila.gov Sep 24 2016 02:04:28 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12429556 EDI: PRA.COM Sep 24 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 12448655 E-mail/Text: ebn@vativrecovery.com Sep 24 2016 02:02:22 Palisades Acquisition IX LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX LL,
 PO Box 40728, Houston, TX 77240-0728

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
 agornall@kmllawgroup.com, bkgroup@kmllawgroup.com
 ANN E. SWARTZ on behalf of Creditor Pennsylvania Housing Finance Agency, as Servicer
 ecfmail@mwc-law.com, ecfmail@mwc-law.com
 ANN E. SWARTZ on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
 ecfmail@mwc-law.com, ecfmail@mwc-law.com
 DAVID M. OFFEN on behalf of Debtor Zero Marcell Oliphant dmo160west@gmail.com,
 davoroffeneecf@gmail.com
 LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency, as Servicer
 lhaller@pkh.com, dmaurer@pkh.com
 LEON P. HALLER on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
 lhaller@pkh.com, dmaurer@pkh.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@phl3trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:

Debtor 1 **Zero Marcell Oliphant**
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **11-12126-mdc**

Social Security number or ITIN **xxx-xx-9277**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Zero Marcell Oliphant

9/22/16

By the court: Magdalene D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.